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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re patent application of:

) Date: February 2, 2004

Frank S. Saavedra-Lim

) Attorney Docket No.: E-833

Serial No.: 09/475,950

) Customer No.: 00919

Filed: December 31, 1999

) Group Art Unit: 3627

Confirmation No.: 7103

) Examiner: Gerald J. O'Connor

**For: METHOD AND SYSTEM OF UPGRADING THIRD PARTY FUNCTIONALITY
IN AN ELECTRONIC FRAUD MANAGEMENT SYSTEM**

LETTER

Commissioner for Patents
P.O. Box 1450
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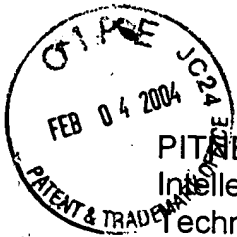
Sir:

Please place the enclosed three references, noted below, in the above-captioned patent application file:

- U.S. Patent No. 5,239,462 dated August 24, 1993, granted to Robert M. Jones, et al.
- McKendrick, "In A New York Minute", *Credit Card Management*, v10, n7, pp: 82-85, October 1997, Dialog file 15, Accession No. 01522091.
- Jackson, "The Upside and Downside of VisaNet", *Direct Marketing*, v53, n8, p 38(3), December 1990, Dialog file 148, Accession No. 04886484

Respectfully submitted,

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